

**TOWN OF ENFIELD
OFFICE OF COMMUNITY DEVELOPMENT
HOUSING REHABILITATION/LEAD HAZARD CONTROL
PROGRAM GUIDELINES FOR MULTI- FAMILY, OWNER- OCCUPIED
AND RENTAL PROPERTIES**

The Town of Enfield's Housing Rehabilitation/Lead Hazard Control Program is funded with federal and state monies made available through the Community Development Block Grant (CDBG) and The State of Connecticut's Hazardous Material Program. The Rehab Program provides financial and technical assistance to eligible property owners for 1) the correction of housing code violations, 2) the correction of life safety code violations if applicable, 3) the implementation of cost-effective energy conservation measures, 4) undertaking modifications to improve handicapped accessibility, and 5) lead hazard control measures. Income restrictions apply to all residents of homes to be rehabilitated through this program.

Funding is proposed to correct code and safety violations and eligible improvements (see page 4) up to \$25,000 for single family houses and for the owner-occupied unit of a multi-family structure. For multi-family units where the owner is not a resident of the building to be rehabilitated, funds will correct code and safety violations up to \$25,000.

Landlords

If the property owners income is above 80% of the median income and up to \$100,000, the loan will be 3-6%. If the property owner has tenants and the property owners income is over \$100,000, then the loan will be calculated between 3-12%.

HOUSING REHABILITATION PROGRAM POLICIES

ELIGIBILITY -In order to be eligible under the Town's Housing Rehabilitation Program, a property must 1) be located in the Town of Enfield, 2) be in need of rehabilitation and 3) be occupied by persons of low/moderate income (see Income Guidelines). In addition, all taxes must be current. The Town will not discriminate against any person because of race, creed, color, ancestry, religion, age, sex, martial status, lawful source of income, national origin, sexual orientation, familial status, learning disability or mental or physical disability.

INCOME GUIDELINES -The State Department of Housing utilizes Section 8 Program standards for qualifying participants in the Housing Rehabilitation Program. In most cases, income for the purposes of the Rehabilitation Program is defined in the following manner:

For all adult members of the household, income includes all: wages and salaries, interest, net business income, social security, pensions, and periodic payments including transfer payments, alimony, V.A. benefits, educational benefits, income from assets, etc.. Income measure is gross income (except for business income).

To be eligible for assistance under this program, each household income must be at or below 80% of the area median. Additional assistance may be available to you if you are an owner occupant and your household income is below 50% of median (see **Financial Assistance, below**). Median household income is based upon statistical data provided periodically by the U.S. Department of Housing and Urban Development (HUD). The income figures are adjusted for household size and are updated annually.

NUMBER OF PEOPLE IN HOUSEHOLD (January 2013)

	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
30% of Median	18,000	20,550	23,100	25,650	27,750	29,800	31,850	33,900
VERY LOW- INCOME	29,950	34,200	38,500	42,750	46,200	49,600	53,050	56,450
LOW- INCOME	45,100	51,550	58,000	64,400	69,600	74,750	79,900	85,050

APPLICATION PROCESS

Selection for funding is competitive. Applications will be handled based upon a priority ranking. If a waiting list for assistance exists at the time of your application, your project will be ranked and then added to the list. The OCD will inform you of your position on the waiting list. Please feel free to contact the OCD at any time to get an update on your current position. When it comes time for your application to be processed, if six (6) months have passed since your original application, you will be required to update any information which has changed.

After you return this application, we will schedule a walk-through of the property with you to determine property needs and the likelihood of funding. If eligible, a building will be ranked numerically based upon a priority ranking. Priority ranking criteria are the following: children with elevated blood level; occupant children under six and significant levels of lead hazards. The Program will focus on children under 6 with particular attention to houses with EBL children.

FINANCIAL ASSISTANCE - REHABILITATION

OWNER-OCCUPIED UNITS-Financial assistance is available to eligible property owners in the form of low interest (3%-6%) and deferred payment (0%-3% interest) loans for up to 100% of the cost of the proposed rehabilitation — not to exceed \$25,000 — for owner occupied unit only.

Low interest loans-3% to 6% are available up to \$25,000 for:

- 1) owner occupants whose household income is between 50% and 80% of the area median.

Deferred payment loans-0% to 1% are available up to \$25,000 for:

- 1) owner occupants whose income is 30% of the area median, and/or
- 2) owner occupants in cases where the household income is at or below 80% of median and the head-of-household is either elderly (62+) or handicapped, or both.

Deferred payment loans-0% to 3% are available up to \$25,000 for:

- 1) owner occupants whose income is 50% of the area median, and/or
- 2) owner occupants in cases where the household income is at or below 80% of median and the head-of-household is either elderly (62+) or handicapped, or both.

RENTAL UNITS-Financial assistance for rehabilitating rental units is in the form of a loan (see interest rates below) for the proposed rehabilitation not to exceed \$25,000.00 per rental unit, provided:

- 1) the tenants of each unit to be assisted have a household income which is at or below 80% of the area median, and
- 2) any vacancies occurring within 5 years of rehabilitation must be filled with income eligible tenants (as described above under Income Guidelines), and
- 3) monthly rents do not exceed the Fair Market Rent levels as determined from time to time by HUD. Fair Market Tents are established periodically by the U.S. Department of Housing and Urban Development. The OCD will provide information concerning maximum allowable rents on a case—by—case basis, and will periodically require documentation to ensure that rents remain within these limits.

If the property owners income is above 80% of the median income and up to \$100,000, the loan will be 3-6%. If the property owner has tenants and the property owners income is over \$100,000, then the loan will be calculated between 3-12%.

Both low interest loans and deferred payment loans are secured through a mortgage note and lien on the property to be rehabilitated, in the same way as they are for conventional loans. Low interest loans are repaid over a period of between 10 and 15 years. Deferred payment loans are at a 0% interest to 3% interest (your income determines the interest rate). No payment will be required if you qualify for a deferred loan at the time that the work is done on your property. But the deferred loan will become payable in full if the property is sold or transferred in any manner (such as death of the property owner, sale of the home, elderly homeowner is placed in a nursing home etc.).

ELIGIBLE IMPROVEMENTS - Correction of all code violations is required for participation in the Housing Rehabilitation Program. Any items determined to be code violations by the Housing Code Inspector and/or Fire Marshal must be included in the Project. Incipient code violations, which are those items which may become code violations in the near future, are also eligible and are highly recommended for inclusion if funds are available. If hazardous materials exist (e.g. asbestos, lead based paint) and are of a concern due to condition, necessary lead hazard control/abatement will be part of this project. Cost-effective energy conservation improvements and modifications to improve handicapped accessibility to the unit may also be considered, as appropriate, if funds are available. Owners of Multifamily dwellings are eligible to receive grant funding under the Town's ADA Compliance Program. Other general improvements to the property may be considered as lower priority items, subject to OCD approval.

INELIGIBLE IMPROVEMENTS - Ineligible rehabilitation items include those which are determined by the OCD to be outside of the scope of normal rehabilitation work. Such items include, but are not limited to, garage repairs, central air conditioning, appliances, and work which is strictly remodeling rather than rehabilitation. The OCD has the sole authority to determining the eligibility of specific improvements.

HISTORIC PRESERVATION REQUIREMENTS - The Office of Community Development is funded with state and federal monies, and, as such, is subject to various state and federal regulations. One of the most important requirements under housing rehabilitation involves the proper rehabilitation of historic properties. If your home is determined by the OCD to be historically significant, rehabilitation will have to be in accordance with "The Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings." Those standards are designed to insure that rehabilitation work performed on an older home is consistent with the historic nature of the house, and will not significantly alter its overall appearance, some deviation from this standard may be permitted in the interior or at the rear of the house. However, the OCD and the State Historic Preservation Office would have to decide each exception on an individual basis.

EMERGENCY PROJECTS — If a situation exists (i.e. inoperable heating system, defective roof, child occupant with elevated blood lead level) which the Housing Code Enforcement Officer determines to be of an immediate threat to the occupants of the property, the OCD will handle this on an emergency basis provided that the owner(s) qualify for assistance. Only the improvements necessary to address the emergency situation will be treated at this time. Other non-emergency improvements will be addressed as described earlier in the Application Process section. Funding made available for emergency purposes is limited to \$10,000.

Summary of Lead-Based Paint Requirements As Per State and Federal Regulations

The OCD will adhere to the following State and Federal regulations and any amendments that may occur in the future:

	Subpart of Rule/Type Program	Construction Period	Requirements
J.	Rehabilitation Assistance		
	1. Property receiving less than or equal to \$5,000 per unit	Pre-1978	<ul style="list-style-type: none"> ❖ Provision of pamphlet ❖ Paint testing of surfaces to be disturbed, or presume LBP ❖ Safe work practices in rehab. ❖ Repair disturbed paint. ❖ Notice to occupants.
	2. Property receiving more than \$5,000 and up to \$25,000	Pre-1978	<ul style="list-style-type: none"> ❖ Provision of pamphlet. ❖ Paint testing of surfaces to be disturbed, or presume LBP ❖ Risk assessment. ❖ Interim controls. ❖ Notice to occupants. ❖ Ongoing LBP maintenance if HOME or CILP.
	3. Property receiving more than \$25,000 per unit	Pre-1978	<ul style="list-style-type: none"> ❖ Provision of pamphlet. ❖ Paint testing of surfaces to be disturbed, or presume LBP ❖ Risk assessment. ❖ Abatement of LBP hazards. ❖ Notice to occupants. ❖ Ongoing LBP maintenance.

Town of Enfield Temporary Relocation Plan

Because of the nature or extent of the work funded by the Enfield Housing Rehabilitation Program, and to protect the health and safety of the residents, occupants of assisted units may be required to temporarily move out of their units for a period of time during rehabilitation activities.

Relocation of occupants of assisted units is subject to the requirements of both the Federal Uniform Relocation and Real Property Acquisition Policies act of 1970, as amended (URA) and Connecticut General Statutes 8-37A, as amended by P.A. 92-183 and 8-266 et seq. (Chapter 135).

The intent of this Temporary Relocation Plan is to minimize the impact and length of the temporary relocation resulting from Small Cities Program-funded rehabilitation activities. This plan outlines the terms and conditions under which occupants in assisted units will be offered relocation assistance in conformance with the requirements of federal and state legislation.

Applicability

Relocation assistance will be offered to owner-occupants and to tenant-occupants of units undergoing rehabilitation under the following circumstances:

If the work involves lead paint, asbestos removal or other work activities that require the occupants to be temporarily relocated and/or

If the work requires lead-safe work practices be employed and the circumstances of that activity require the occupants to be temporarily relocated.

Temporary Relocation Assistance to be Provided

Occupants are informed of relocation options. Relocation facilities offer utilities, phone service, etc. The costs to a household does not exceed its usual monthly expenses. A household pays rent and utilities to the landlord as usual, with extra costs caused by relocation born by the OCD or the owner. A household may:

1. Identify its own temporary home, a choice often best for occupants and easiest for the OCD, and may receive
 - a. a \$500 payment to off-set extra costs for a 1-5 person household.
 - b. a \$1,000 payment to off-set extra costs for 6 and over person household.
2. Stay in a hotel or housing unit whose rates have been negotiated by the OCD.
3. Stay away during the workday, if abatement can be configured to allow evening occupancy. The opportunity to remain away from home during the workday is determined by the Lead Hazard Control/Abatement Plan writer.

Other reasonable temporary relocation expenses

The intent of the Temporary Relocation Plan is to minimize the impact and length of temporary relocation resulting from the activities assisted through the Housing Rehabilitation Program. The Town recognizes that each household's circumstances are unique and that it cannot anticipate all situations in advance. The Town will fund other reasonable relocation expenses, such as excess travel costs to and from work and/or school from the

temporary accommodations, on a case-by-case basis. Occupants are encouraged to discuss their unique circumstances with the Relocation Officer as soon as possible.

Non-allowable costs

Non-allowable costs for temporary relocation include, but are not limited to the following: clothing, toiletries and personal care items, entertainment and groceries (when full cooking facilities are available).

Process for approval of temporary relocation expenses

To be eligible for reimbursement, all temporary relocation expenses must receive prior written approval from the Relocation Officer. All requests for reimbursements will generally be made within two weeks of submission of complete documentation of expenses.

Notices

Timely notices will be provided to occupants as soon as feasible. The program has an extensive waiting list of potential applicants with an average wait of one year between the submission of the initial application and the activation of the application review process to determine eligibility for assistance.

Upon activation of an application, which included resubmission of a current application to the Program, all occupants of applicant units will be sent a "General Information Notice" informing them that they will not be displaced as a result of the rehabilitation activities and informing them of their rights to reasonable temporary relocation assistance. They will also be sent a copy of the Town's "Temporary Relocation Plan. This notice will either be personally served or sent certified mail, return receipt requested. If new tenants move into a unit after the application has been activated, they will not be eligible for temporary relocation assistance. It will be the responsibility of the property owner to inform new or prospective tenants that they may need to relocate temporarily and that they will not qualify for relocation assistance from the Housing Rehabilitation Program.

In addition to serving the required notices, the Enfield Community Development Office will work with individual households and the contractor doing the work to determine the scheduling of the work necessitating temporary relocation and to determine appropriate temporary relocation assistance for the affected household.

Relocation Officer

The Relocation Officer will be responsible for finding temporary housing and establishing relocation services and payments. The Relocation Officer can be contacted by writing the Community Development Office, 786 F Enfield Street, Enfield, CT 06082.

Working through the Relocation Officer, the OCD will offer personal hands-on customized attention to each family. Relocating families will sign an agreement indicating written expectations which include their responsibility for safeguarding valuables, and removal of window treatments and care.

HOUSING REHABILITATION PROGRAM PROCEDURES

APPLICATION STAGE: The first step in the rehabilitation process involves filling out an application, signing the Memorandum of Understanding and submitting them to the Office of Community Development (OCD). Separate forms are required for owner-occupants and rental units. Applications from owner-occupants shall be accompanied by proof of household income (e.g. most current income tax return (1040), and a copy of the most recent weekly pay stub). If your income situation has changed significantly since your tax return was filed, you must notify the OCD at the time of your application. If an income tax return is not available, an employer verification, Social Security verification, or other similar documentation may be used. After receipt of your completed application, a "Multi-Family Tenant Certification Form", "Protect Your Family From Lead In Your Home", a Confirmation of Receipt of Lead Pamphlet sign off sheet and Relocation letter will be mailed directly to each tenant by the OCD. For each applicant building, an assessment will be completed to determine eligibility and priority rating.

INSPECTIONS: When your case comes up for processing, you will be contacted to arrange for a housing code inspection (and life safety code and lead inspection, if applicable). These inspection reports are used as the basis for the preparation of a work write-up. All lead inspections will be conducted by state certified inspectors under contract with the Office of Community Development. The inspectors will be selected through an RFP process. Code inspections will be conducted by Town officials. Structures may be tested for lead by XRF and dust wipes in compliance with HUD guidelines. Lead Hazard Control/Abatement plans and maintenance plans will be reviewed by the North Central Health District.

DESIGN: The OCD Project Manager assigned to your case will contact you to arrange to visit your property and, based on his inspection and the inspection reports, he will prepare the plans, specifications and cost estimate, for the work items to be performed. Any work items which are initiated prior to the Project Manager's inspection will not be eligible for financing under the Rehabilitation Program. The Project Manager will meet with you to secure your approval of the work to be performed. All lead control specifications will be developed by a state certified supervisor under contract with OCD. Bid specifications will be prepared that meet OCD standards for abatement and management plans, state regulation, and HUD guidelines. Requirements for worker protection will be included in the specifications. Corrections to code violations will be coordinated with the Building Code Inspector and Project Manager. All units within the structure will be required to be brought up to code. Interiors, exteriors, garages, out buildings, soil remediation measures and relocation may be included in the specifications.

BLOOD LEAD TESTING— All children under six must have a blood lead screening completed and you must send a copy of the blood lead test to OCD along with your application. Post abatement screening and a one year follow up screening will be done.

LOAN REVIEW COMMITTEE: All loans are subject to approval by the Enfield Loan Review Committee. The Committee is made up of representatives of the community, and evaluates the financing proposed for your rehabilitation work. Some considerations taken into account in the Loan Review Committee approval process include the total of all liens on the home in relationship to its value, the owner's debt-to-income ratio, status of property taxes, and the ability of the rental property to support its debt with rent payments, etc. The Committee may also consider exceptions to the financing terms outlined in these Guidelines.

BID PROCESS: As part of this program, the OCD solicits quotes/bids from local contractors. If the Project Manager's estimate of the work to be done is less than \$10,000, several quotes will be solicited. If it is estimated that the work will exceed \$10,000, the work must be put out to competitive bid. Bidders must attend a pre-bid walk through if determined by OCD. The bidding period is normally two weeks, at the end of which the bids received will be opened and read aloud by OCD staff. You may, if you wish, be present at the bid opening. The bids received will then be compared for consistency with the OCD estimate. The OCD reserves the right to reject any and all bids.

The OCD maintains a list of eligible contractors, and only bids from the contractors on this list will be accepted. You may select contractors whom you wish to bid on the work; however, if they are not on the OCD list they must complete an application prior to bidding on the project to allow the OCD to check references and background. For lead hazard control/abatement work licensed companies and certified contractors will be utilized per State and Federal regulations. Applications are available at the OCD.

The OCD will fund up to predetermined caps of the lowest credible bidder. Owners have the option of accepting another credible bid and paying the cost difference. The Loan Review Committee reviews each case and approves funding. The OCD will prepare contracts according to OCD models for Owner/Town and Owner/Construction contractor. The Town must sign all contracts.

AGREEMENTS: Once you accept the bid, a Memorandum of Agreement will be signed between you and the OCD concerning your participation in the Program. That Agreement addresses such issues as non-discrimination in future rentals and/or sales, rent limitations (if applicable), occupancy, correction of code violations, and so forth. Once you have signed this agreement, a Construction Agreement will be prepared by the OCD and executed between you and the contractor.

At the time that the Construction Agreement is signed, you will be required to close on your loan with the Town. The loan funds (and your personal funds, if applicable) will be held in escrow by the Town. Payment will be made to the contractor through a two—party check in the name of the contractor and you. You will then be asked to come into the Office to endorse the check, after which it will be turned over to the contractor. The OCD may, in extraordinary circumstances, issue payment checks directly to the contractor.

CONSTRUCTION: Once a Construction Agreement is signed, a Notice to Proceed will be issued to the contractor outlining the time frame within which the rehabilitation work must be completed. The Project Manager and/or other OCD staff will make every effort to perform weekly inspections of the work. However, please keep in mind that the work is being done on your property, and it is your responsibility to monitor its progress. If you have any specific concerns on the work being performed, refer to your copy of the construction documents. If any questions remain, it is important that you contact the OCD and we will attempt to resolve the problem. Where applicable a state certified lead abatement monitor under contract with the OCD will monitor each project along with the OCD Project Manager and take clearance dust wipes. The monitor is selected through a competitive RFP process. Alterations from bid specifications are handled by written changes. Consultation is given to abatement contractors as needed. Waste disposal requirements will be determined early on for each job. Owners generally handle waste removal to minimize costs under a 10 cubic yard disposal waiver offer in Connecticut. Clearance testing follows HUD guidelines.

PERMITS: Typically, the work performed under the rehabilitation program requires a Building Permit. If you do not see one posted, ask the contractor. If you are not satisfied by his response, call the Town Building Department or the office of Community Development. The OCD requires that all work requiring a permit be inspected by the Building Inspector. The contractor will be required to obtain all necessary permits.

CHANGE ORDERS- Any change in the Scope of Work as outlined in the specifications requires a written change order signed by the owner, the contractor and the OCD. Do not, under any circumstances, make side deals or other arrangements with the contractor for additional work or for work which alters the Scope of Work. Any work which is performed outside the Scope of Work, and for which there is a no change order, will not be considered for payment under the Rehabilitation Program. If you feel that a change order is needed, please contact the OCD.

PROJECT CLOSEOUT- Once all work has been completed, all inspectors involved in the project will be required to make a final inspection. Upon their approval of the work performed, a Certificate of Final Inspection will be prepared and must be signed by the owner (s), the Housing Code Enforcement Officer and the OCD. For lead hazard control/abatement projects, clearance will be conducted in accordance to Federal standards/procedures. If the unit(s) does not pass clearance, it will be the contractor's responsibility to ensure that it does. At this time, the OCD will require you to sign off on any other outstanding documents (i.e. mortgage addenda).

The OCD will conduct one year post abatement dust wipes on lead projects. Town officials will periodically inspect units to verify that financial requirements are being met.

LOAN REPAYMENT (if applicable): If you have a loan in which you will be making monthly payments, after the project has been completed you will receive a coupon book and instructions describing the repayment process.

***** A FINAL NOTE *****

The purchase and ownership of property is probably the largest investment you make in your lifetime. While the OCD provides financial and technical assistance for rehabilitating your home, the contract is between you and the contractor, and it is your responsibility to monitor the progress of the work. In addition, you will be expected to maintain the property in a decent, safe and sanitary condition, free of housing, health and fire code violations.

TOWN OF ENFIELD
OFFICE OF COMMUNITY DEVELOPMENT
HOUSING REHABILITATION PROGRAM

PROPERTY OWNER LOAN APPLICATION

Address of Property to be Rehabilitated _____

Number of Units _____ Owner Occupied _____ Rental _____

Applicant (s)	Applicant 1	Applicant 2
Name		
Mailing Address		
Social Security #		
Telephone # Home		
Telephone # Work		
Email Address		

GROSS MONTHLY INCOME OF APPLICANT (S)

	Applicant 1	Applicant 2
Wages & Salaries		
Social Security		
Pension		
Investment Income		
Other Income		
Total		

FINANCIAL INFORMATION ON PROPERTY TO BE REHABILITATED

Gross Monthly Rental Income	
1 st Mortgage Monthly Payment (P & I)	
2 nd Mortgage Monthly Payment (P & I)	
3 rd Mortgage Monthly Payment (P & I)	
Annual Real Estate Tax	
Annual Insurance Premium	
Annual Maintenance Reserve	
Monthly Property Utility Costs (landlord responsibility)	
Other Property Expenses	

Are there any young children with elevated blood lead levels (EBL) residing in the building? _____

Are there any children under six residing in the building? _____

Any children under six must have a blood lead test sent with your application. _____

Has the property ever been tested for lead-based paint? _____ When? _____

If yes, did it test positive? _____

Do you have a code or lead order? _____

Purchase Date of Property to be Rehabilitated _____

	MORTGAGE HOLDER'S NAME	ORIGINAL AMOUNT	BALANCE	MORTGAGE PAYMENT
1 st Mortgage Holder				
2 nd Mortgage Holder				
3 rd Mortgage Holder				

PLEASE SUBMIT A COPY OF THE DEED AND MORTGAGE

Please list any liens and their amounts which are currently filed against the property to be rehabilitated:

LIEN

AMOUNT

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

As part of your participation in the Enfield Housing Rehabilitation Program you will be required to maintain adequate homeowner's insurance. Please list the following:

Agents Name _____ Telephone # _____

Address _____

Amount of Coverage _____ Attach a copy of your Certificate of Insurance which you can obtain from your Insurance Agent. If your property is in Zone A of the FIRM (Flood Insurance Rate Map), then you will be required to provide flood insurance.

List below the family name of the tenant living in each unit. Provide tenant income information if known. Actual verification will be the responsibility of the tenant. In addition, please indicate if the occupants receive Section 8 or other Rental Assistance. Use additional sheets if necessary.

Unit #	Tenant Name	# of Bedrooms	# of people in a unit	Monthly Rent	Utilities Included?	Income if Known	Rental Assistance	Any Child Under 6
1								
2								
3								
4								
5								
6								
7								
8								
9								

To Be Filled Out By Non-Occupied Property Owner Applicant Only (This means property owner who does not live at the rehabilitated property address).

**Town of Enfield
Office of Community Development
Housing Rehabilitation Program**

Applicant #1 Name _____

Current Debts/Credit References: List all loans, other real estate mortgages, installment accounts, credit cards and debts now owing or recently paid to banks, loan companies, credit unions, stores and others. Include alimony, child support, etc. Use additional sheets if necessary.

NAME OF CREDITOR	ADDRESS	ACCOUNT #	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT

Checking Account: Bank _____ Account # _____ Balance \$ _____

Checking Account: Bank _____ Account # _____ Balance \$ _____

Saving Account: Bank _____ Account # _____ Balance \$ _____

Saving Account: Bank _____ Account # _____ Balance \$ _____

Have you ever had any judgments or other legal proceedings against you? Yes _____ No _____

Have you gone through bankruptcy in the past ten (10) years? Yes _____ No _____

Are you co-maker, endorser or guarantor for others? Yes _____ No _____

If yes, explain on an attached sheet.

CERTIFICATION

I certify that the above information is true and correct to the best of my knowledge. I also authorize the Town of Enfield to verify any and all information stated above. I certify that I have received, read and understand the publication "Protect Your Family From Lead In Your Home". I certify that a copy of the Enfield Housing Rehabilitation Program Guidelines were provided and that I have read and understand same. I further certify that I have read, understand and have signed the Memorandum of Understanding for the Rehabilitation Program.

Signature _____ Date _____
 To Be Filled Out By Non-Occupied Property Owner Applicant Only (*This means property owner who does not live at the rehabilitated property address*)

**Town of Enfield
 Office of Community Development
 Housing Rehabilitation Program**

Applicant #2 Name _____

Current Debts/Credit References: List all loans, other real estate mortgages, installment accounts, credit cards and debts now owing or recently paid to banks, loan companies, credit unions, stores and others. Include alimony, child support, etc. Use additional sheets if necessary.

NAME OF CREDITOR	ADDRESS	ACCOUNT #	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT

Checking Account: Bank _____ Account # _____ Balance \$ _____
 Checking Account: Bank _____ Account # _____ Balance \$ _____
 Saving Account: Bank _____ Account # _____ Balance \$ _____
 Saving Account: Bank _____ Account # _____ Balance \$ _____

Have you ever had any judgments or other legal proceedings against you? Yes _____ No _____

Have you gone through bankruptcy in the past ten (10) years? Yes _____ No _____

Are you co-maker, endorser or guarantor for others? Yes _____ No _____

If yes, explain on an attached sheet.

CERTIFICATION

I certify that the above information is true and correct to the best of my knowledge. I also authorize the Town of Enfield to verify any and all information stated above. I certify that I have received, read and understand the publication "Protect Your Family From Lead In Your Home". I certify that a copy of the Enfield Housing Rehabilitation Program Guidelines were provided and that I have read and understand same. I further certify that I have read, understand and have signed the Memorandum of Understanding for the Rehabilitation Program.

Signature _____ Date _____
To Be Filled Out By Owner-Occupied Property Applicant Only

**Town of Enfield
Office of Community Development
Housing Rehabilitation Program**

Owner-Applicant Name _____

List below all occupants of the owner occupied apartment, including applicant(s) of the property to be rehabilitated who live at the property on a permanent basis. Include their name, Social Security number, age, relationship, income and source of income (i.e. salary, pension, alimony, child support, Social Security, etc.). Please list ALL sources and amounts of income and attach appropriate verification such as a copy of an IRS 1040 form, Social Security verification, weekly check stubs, employer verification, etc. Use additional sheets if necessary.

NAME	Social Security #	Age	Relationship	Income	Source

Please list all unusual monthly expenses (i.e. medical expenses). Attach a separate sheet if necessary.

Checking Account: Bank _____ Account # _____ Balance \$ _____
Checking Account: Bank _____ Account # _____ Balance \$ _____
Saving Account: Bank _____ Account # _____ Balance \$ _____
Saving Account: Bank _____ Account # _____ Balance \$ _____

Have you ever had any judgments or other legal proceedings against you? Yes _____ No _____

Have you gone through bankruptcy in the past ten (10) years? Yes _____ No _____

Are you co-maker, endorser or guarantor for others? Yes _____ No _____
If yes, explain on an attached sheet.

Current Debts/Credit References: List all loans, other real estate mortgages, installment accounts, credit cards and debts now owing or recently paid to banks, loan companies, credit unions, stores and others. Include alimony, child support, etc. Use additional sheets if necessary.

NAME OF CREDITOR	ADDRESS	ACCOUNT #	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT

CERTIFICATION

I certify that the above information is true and correct to the best of my knowledge. I also authorize the Town of Enfield to verify any and all information stated above.

I certify that I have received, read and understand the HUD Notification "Watch Out For Lead-Based Paint Poisoning" and "Protect Your Family From Lead In Your Home".

I certify that a copy of the Enfield Housing Rehabilitation Program Guidelines were provided and that I have read and understand same. I further certify that I have read, understand and have signed the Memorandum of Understanding for the Rehabilitation Program.

Signature _____ Date _____

Signature _____ Date _____

ENFIELD HOUSING REHABILITATION PROGRAM

MEMORANDUM OF UNDERSTANDING

The Town of Enfield's Housing Rehabilitation Program is funded with federal and state monies made available through the Small Cities Community Development Block Grant (CDBG) and The State of Connecticut's Hazardous Material Program and is subject to various federal, state and local regulations. It is important that you, the homeowner, understand and agree to the requirements for participation in the Program.

1. I understand that the next step in the qualification process is to have the property inspected by the Town for compliance to building, fire, and housing codes; and, if there is a child with an elevated blood level or if there are children under six in a pre-1978 unit, the OCD will follow all State and Federal regulations regarding lead hazard control/abatement. **I acknowledge that once the inspection and testing is done, any code violations, including the presence of lead-based paint, must be corrected within a reasonable time whether we receive the OCD funds or not.**
2. I understand that any repair or construction work that I intend to do, as an owner in the house from now until OCD funded construction ends will be submitted to OCD for advance review. I understand that inspections will be scheduled and analyzed with the assumption that the conditions in the property remain the same and may be regarded as credible pre-abatement lead dust and lead hazard conditions.
3. I also understand that any residents residing at the above-named property are required to receive advance written notice of entry, prospective lead hazard control/abatement measures, and of the likelihood of temporary relocation when the lead hazard control/abatement work is undertaken. I understand that before any work is done at this location, letters of commitment to relocate (for the duration of the abatement and code correction) must be secured from each resident, and from future residents when they move in, and for each household again before contract signature. Failure to secure letters of commitment is grounds for immediate defunding of the project.
4. I understand that conditions of this grant will be enforced under a defined contract period which begins from the date of the executed contract between the Town and residential building owner.
 1. The building will be (physically) maintained, with monitoring to be done by Town officials:
 - a. The owner will arrange entry to permit the Town to inspect the property and all units at reasonable times. Tenants will be notified in writing by the owner with entry secured by the owner for inspection, construction work and upon request in a timely schedule.
 - b. Owner measures designated in the lead hazard control/abatement plan (specification) will be undertaken on a timely schedule.
 - c. All code measures will be observed for the full term of the contract.
 - d. The Lead Management Plan spelled out in the Lead Specification will be followed.
5. HUD imposed standards for income and rent will continue. Income/Rental forms for each incoming tenant will be secured and returned within 10 days of the lease signing. (Section 8 rents will be permitted to remain if acceptable Section 8 documents are submitted to OCD by the owner.

6. The fee transfer policy for OCD properties:
 - A. It is presumed that if an eligible qualified owner-occupant purchases an OCD funded structure, OCD benefits can be transferred to the new owner.
 - B. It is presumed that when an OCD aided property is sold to an investor owner, OCD benefits will be pro-rated and the balance of OCD aid will be returned to the Town.
7. An encumbrance will be filed by the Town on the land record for the term of the contract.
8. Connecticut law allows a household hazardous waste exemption if the total waste of a project is less than 10 cubic yards of waste. I accept responsibility for the waste if it is under 10 cubic yards and if it contains only materials from my project. I will take this material to the Town dump as soon as the contractor turns it over.
9. I understand my responsibility for informing building residents and enforcing relocation policies, practices (including schedules, conditions and implementations).
10. I understand that once construction begins and until after clearance and I am informed by OCD, I will agree that I may have to vacate the premises if the nature of construction warrants such action.
11. Personal valuables will not be the responsibility of OCD or the construction contractor. Valuables, such as electronics and jewelry, will be removed from the construction site.

HOUSING REHABILITATION PROGRAM

12. I understand that the correction of all housing code violations and lead hazard control/abatement on the property will be the primary purpose of the Program. I agree that, as part of my participation in the Program, all housing code violations and lead hazard control/abatement must be corrected.

HOUSING REHABILITATION LOAN PROGRAM EMERGENCY REPAIR

13. I understand that all **SERIOUS HEALTH AND SAFETY** violations will be addressed by the Office of Community Development as an emergency. All **SERIOUS HEALTH AND SAFETY** emergency items will be listed on the Housing Code Inspection report after an inspection has been completed by the Housing Code Inspector. These items listed on Attachment A will be handled as an emergency. It is **mandatory** that you agree to have all of the listed emergency items completed in order for The Office of Community Development to help you with your repairs.
14. I also understand that all **NON SERIOUS HEALTH AND SAFETY** violations will need to be addressed at a later date whether you come back into the Housing Rehab Program or you complete the work yourself. All **NON SERIOUS HEALTH AND SAFETY** items will also be listed on Attachment A after an inspection has been completed by the Housing Code Inspector. It is **mandatory** that you agree to have all of the listed violations completed in order for The Office of Community Development to help you with your emergency repairs.

15. I understand that financing will either be as follows:

The Housing Rehabilitation loans will be structured as follows:

(Owner Occupied Units)

30 % of median income	Deferred 0% to 1%
50% of median income	Deferred 0% to 3%
80% of median income	3% to 6%

Both low interest loans and deferred payment loans are secured through a mortgage note and lien on the property to be rehabilitated, in the same way as they are for conventional loans. Low interest loans are repaid over a period of between 10 and 15 years. Deferred payment loans are at a 0% interest to 3% interest (your income determines the interest rate). No payment will be required if you qualify for a deferred loan at the time that the work is done on your property. But the deferred loan will become payable in full if the property is sold or transferred in any manner (such as death of the property owner, sale of the home, elderly homeowner is placed in a nursing home etc.).

Landlords

If the property owners income is above 80% of the median income and up to \$100,000, the loan will be 3-6%. If the property owner has tenants and the property owners income is over \$100,000, then the loan will be calculated between 3-12%.

16. I understand that eligibility for the Program is based upon household income, which must be within the levels for low and moderate income households as defined in the Program Guidelines. Income will be verified as defined in the Program Guidelines.
17. **Owner-occupied Units Only:** I understand that the purpose of the rehabilitation is to assist income-eligible homeowners with necessary repairs. I therefore agree to reside in and not to sell or transfer the property for a minimum period of **two years from the date of signing the Note**. I understand that I may be subject to a penalty of **5% of the loan amount** if I become in violation of the above.
18. **Multi-Family and Rental Property Units Only:** I understand that, in the case of rental units, the tenants' incomes must meet the criteria for low and moderate income as defined in paragraph 3. Rents for any apartments in the building may not exceed the HUD Existing Fair Market Rents for the area for a period of five years from completion of rehabilitation, unless an exception is agreed to in writing by the Enfield Office of Community Development (OCD). I agree to notify the OCD of any vacancies that occur from the date of this application, and to give priority consideration to Section 8 eligible tenants. I further agree that it is not my intent to sell or transfer the property for a minimum period of **two years from the date of signing the Note**, and understand that I may be subject to a penalty of **5% of the loan amount** if I become in violation of the above.
19. I understand that, if the property is determined by the OCD to be historic, it must be rehabilitated according to the Secretary of the Interior's Standards.
20. I understand that my application is subject to approval by the Enfield Loan Review Committee. I further understand that the Loan Review Committee may take into account some of all of the following in evaluating loans: the extent of the rehabilitation; the value of the property in relationship to the outstanding debt secured by mortgage; the owner's debt-to-income ratio; whether taxes due on the property are current; the ability of rental property to generate sufficient income to cover expenses, and so forth.

21. I understand that the Town is bound by low-bid requirements, and therefore financing may only be in the amount of the lowest responsible bid. I may accept any qualified bidder other than the lowest responsible bidder if I pay the difference between the low bid and the bid of the contractor selected. In addition, I have the right to invite general contractors of my choosing to bid on the work, subject to approval by the OCD. I understand that the contract for work will be between the contractor and me, and the final selection of the contractor is my responsibility.
22. I understand that modifications may arise due to unforeseen problems. Modifications will be allowed only upon prior approval of the OCD through a change order.
23. I understand that this project is subject to federal and state acts, laws and regulations pertaining to lead-based paint and those regulations require the following: in buildings constructed prior to 1978 where a child under the age of 6 years resides and where painted surfaces are defective, that those paint surfaces be tested for toxic levels of lead. These regulations further require that, in a building where a child under the age of 6 years resides and said child has an identified elevated blood lead level (EBL), that intact paint surfaces be tested for toxic levels of lead.
- Should toxic levels of lead be detected, appropriate lead testing and abatement procedures must be implemented in accordance with State Department of Health Services regulations.
24. I have received and reviewed a copy of the pamphlet ***"Protect Your Family From Lead In Your Home"*** and I have signed and returned to OCD a copy of the **Confirmation of Receipt of Lead Pamphlet**.
25. **I agree to maintain adequate homeowner's insurance for the life of any loan made, with the Town of Enfield Listed as an additional certificate holder.**
26. I agree that here shall be no discrimination upon the basis of race, color, religion, creed, ancestry, age, sex, marital status, lawful source of income, national origin, sexual orientation, familial status, learning disability or mental or physical disability, in the sale, lease or rental of this property or in the award of the construction contract.
27. I understand and agree that I will cooperate with the OCD during all stages of this project by executing all documents, sign-offs, product selections etc. in a timely fashion. I understand that my failure to do so may cause unnecessary delays and increase costs of the project.

I have reviewed, understand and agree to the provisions stated in this Memorandum of Understanding.

DATE

SIGNATURE

DATE

SIGNATURE

NOTE: ALL PROPERTY OWNERS MUST SIGN

CHECK LIST

HAVE YOU ATTACHED:

1. Attached a copy of previous two years 1040 form for each applicant;
2. Attached owner-occupied only copies of previous two years 1040 forms for each working member of your household;
3. Attached a copy of the 4 most recent pay stubs or verification of current income for each applicant;
4. Attached owner-occupied only copies of the 4 most recent pay stubs or Social Security verification for each working member of your household;
5. Attached owner-occupied only copies of other sources of income (i.e. pension, alimony, child support, etc.) for any member of your household;
6. Attached owner-occupied only copies of lead blood test report for all children under 6;
7. Signed Confirmation of Receipt of EPA Lead Pamphlet **“Protect Your Family From Lead in Your Home”**.
8. Attached a list of any unusual monthly expenses;
9. Attached a copy of your Certificate of Home Insurance;
10. Signed all forms, where indicated;
11. Signed copy of Memorandum of Understanding;
12. Relocation Form.
13. **Attached a copy of the blood lead test for any children under six.**
14. **LEAP/LAMPP release.**

Note: All information (blanks) requested must be clearly filled in or the application will be returned for completion. (This could jeopardize your position on the waiting list).

Should you have any questions regarding the completion of this application, please call the Office of Community Development at (860) 253-6390.

Could you please list the type of work that you feel needs to be done on your property.

Please remember that the correction of all code violations are also required for participation in the Housing Rehabilitation Program. Any items determined to be code violations by the Housing Code Inspector and/or Fire Marshal must be included in the Project.

[illegible]

CONFIRMATION OF RECEIPT OF LEAD PAMPHLET

FOR THE TOWN OF ENFIELD

Please go to this site and type in this address [Http://www.epa.gov/opptintr/lead/pyfcameraeng.pdf](http://www.epa.gov/opptintr/lead/pyfcameraeng.pdf) and please read the pamphlet, **Protect Your Family From Lead in Your Home**, informing you of the potential risk of the lead hazard exposure from renovation activity to be performed in your dwelling unit. Then please sign below that you have received this pamphlet before the work can begin on your property.

Printed name of recipient

Date

Signature of recipient

Printed name of recipient

Signature of recipient

RELEASE

TO: The Town of Enfield
 Office of Community Development

RE: Release of Application Materials

I understand that as part of my participation in the Town of Enfield's Housing Rehabilitation Program I am required to adhere to federal lead-base paint regulations. I further understand that the Town of Enfield works with several partners which assist with the identification of lead based paint and address lead based paint concerns. Therefore, in the interest of cooperating with the Town of Enfield so as to allow its Office of Community Development comply with lead based paint regulations I agree to allow copies of my application and income documentation be provided to these partners -- specifically the Lead Elimination Action Program administered by the ACCESS Agency and the LEAPP Program, administered by the Hartford Children's Hospital.

Signature

Date

Signature

Date

RACIAL CATEGORIES	TOTAL NUMBER OF RACE RESPONSES	TOTAL NUMBER OF HISPANIC OR LATINO RESPONSE
AMERICAN INDIAN OR ALASKA NATIVE		
ASIAN		
BLACK OR AFRICAN AMERICAN		
NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER		
WHITE		
AMERICAN INDIAN OR ALASKA NATIVE AND WHITE		
ASIAN AND WHITE		
BLACK OR AFRICAN AMERICAN AND WHITE		
AMERICAN INDIAN OR ALASKA NATIVE AND BLACK OR AFRICAN AMERICAN		
*OTHER MULTIPLE RACE COMBINATIONS		
BALANCE OF INDIVIDUALS REPORTING MORE THAN ONE RACE		
TOTAL		

FEMALE HEAD OF HOUSEHOLD	
HANDICAPPED (DISABLED)	
ELDERLY	

This information is for reporting purposes only.

ATTENTION LANDLORDS:

THE FOLLOWING FORMS MUST BE FILLED
OUT BY ALL OF YOUR TENANTS
AND INCLUDED WITH YOUR APPLICATION.
FAILURE TO INCLUDE THIS INFORMATION
WILL HOLD UP YOUR APPLICATION!

Dear Sir/Madam:

The owner(s) of your apartment would like to participate in the Town of Enfield's Housing Rehabilitation Program. The Program uses state and federal funds to correct code deficiencies and renovate eligible single and multifamily homes. Eligibility is based primarily upon the household income of persons living in the units to be rehabilitated.

In order to determine eligibility of your residence, we have attached a form for you to fill out and return to the Office of Community Development. Please be aware that any information you provide to us will be kept **strictly confidential**. The financing was structured in a way to keep rents within Section 8 Fair Market Rents as determined by the U.S. Department of Housing and Urban Development.

Also enclosed is a notice entitled "Watch Out for Lead Paint Poisoning." We are required by law to provide this information to persons living in properties built before 1978. Please read it carefully and indicate on the enclosed form that you have read and understand it.

Should you have any questions on these matters, please feel free to call me at 253-6390. Thank you in advance for your cooperation.

Sincerely,

Deborah Mylek

Deborah Mylek
Administrative Assistant, OCD

TOWN OF ENFIELD
HOUSING REHABILITATION PROGRAM
TENANT INCOME CERTIFICATION

The following information is required as part of your landlord's participation in the Town of Enfield's Housing Rehabilitation Program. All information provided will be kept strictly confidential, and will only be used for purposes of qualifying this project.

Address: _____

Unit # _____

Name of all occupants: _____ Age: _____

_____ Age: _____

_____ Age: _____

_____ Age: _____

Household Income: includes all wages, pensions, social security, unemployment, welfare assistance, child support, interest, dividends, V.A. benefits, educational benefits, etc.

Total Household Annual Income: \$ _____

Current monthly rent: \$ _____

Are you on Rental Assistance? Yes _____ No _____ What Type _____

Please check the following utilities which you pay **in addition** to your monthly rent:

1. ____ Heat ____ Oil ____ Gas ____ Electric

2. ____ Hot Water ____ Oil ____ Gas ____ Electric

3. ____ Cooking ____ Gas ____ Electric

4. ____ Electricity

Please check the following appliances which you provide in your apartment:

1. ____Range
2. ____Refrigerator

Have any of your children been diagnosed as having an Elevated Blood Lead (EBL) level?

____yes

____no

Note: If you have a child under the age of six (6) in your household, it will be necessary to have that child screened for an elevated blood lead level (EBL). This screening involves a simple finger prick test and can be done by your physician, a local clinic or hospital. If you have any questions about where to obtain this test, please contact the North Central Health District at 745-0383.

I hereby certify that the information provided above is true and accurate to the best of my knowledge. The Enfield Office of Community Development is hereby authorized to contact my employer, agency, group or organization to obtain any and all information deemed necessary including, but not limited to, my IRS form, employer's income verification, etc. to determine if my landlord is eligible for participation in the Enfield Housing Rehabilitation Program. I understand that this is for information purposes only and will be kept **strictly** confidential.

I further certify that I have received a copy of the Notice entitled "**Watch Out for Lead Paint Poisoning**", and that I have read and understand the contents.

Name: _____

Name: _____

Date: _____

Date: _____

CHECK LIST

MULTI-FAMILY TENANT CERTIFICATION FORM

HAVE YOU:

1. Listed **ALL** occupants of your household,
2. Attached verification of income, copies of IRS 1040, pay stub, ETC.,
3. Signed the lead based paint poisoning form?

WATCH OUT FOR LEAD PAINT POISONING

PLEASE READ CAREFULLY

Your apartment or house may contain substantial amounts of lead based paint. Even where HUD regulations regarding lead based paint are met, HUD regulations do not require that properties be made free of lead based paint.

Children get lead poisoning when they eat bits of paint that contain lead. If a child eats enough lead paint, his brain will be damaged; he may become mentally retarded or even die.

Older houses often have layers of lead paint on the walls, ceilings and woodwork. When the paint chips off or when the plaster breaks, there is real danger for babies and young children. Outdoors, lead paints and primers may have been used in many places, such as walls, fences, porches, and fire escapes.

If you have seen your child putting pieces of paint or plaster in his mouth, you should take him to a Doctor, clinic, or hospital as soon as you can. In the beginning stages of lead poisoning a child may not seem really sick. Do not wait for signs of poisoning.

Of course, a child might eat paint chips or chew on a painted railing or window sill while parents aren't around. Has your child been especially cranky? Is he eating very little? Does he throw up or have stomach aches often? These could be signs of lead poisoning. Take him to a Doctor's office or to a clinic.

Be sure to tell the rest of your family and people who baby sit for you about the danger of lead poisoning.

Look at your walls and ceiling and woodwork. Are there places where the paint is peeling?

- * Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, and ceilings. Sweep up all the pieces of paint and plaster. Put them in a paper bag or wrap them in newspaper and put the package in the trash can.
- * Always keep the floor clear of loose bits of paint and plaster.
- * Children will pick loose paint off the wall, so be extra careful about keeping the lower parts of the walls free of loose paint.
- * You can cover up at least the lower part of walls by moving heavy furniture against them.

If you want to know more about how to keep your child safe from lead poisoning talk to your Doctor, Public Health Nurse or Social Worker at the clinic or Health Department.

I/WE CERTIFY THAT I/WE HAVE RECEIVED A COPY OF HUD PUBLICATION 375-F ENTITLED **"PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME"** AND THAT I/WE HAVE READ AND UNDERSTAND THE CONTENTS.

Printed name of recipient

Printed name of recipient

Signature of recipient

Signature of recipient

Date: _____

Date _____

Renovate Right

Important Lead Hazard
Information for Families,
Child Care Providers
and Schools



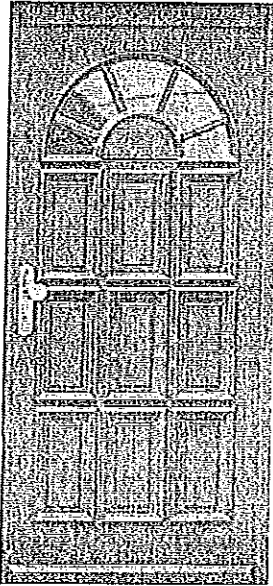
It's the Law!

Federal law requires that individuals receive certain information before renovating six square feet or more of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under the age of six that attend those facilities: renovators must provide a copy of this pamphlet to child-care facilities and general renovation information to families whose children attend those facilities.

Also, beginning April 2010, federal law will require contractors that disturb lead-based paint in homes, child care facilities and schools, built before 1978 to be certified and follow specific work practices to prevent lead contamination. Therefore beginning in April 2010, ask to see your contractor's certification.

Renovating, Repairing, or Painting?



- Is your home, your building, or the child care facility or school your children attend, being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school your children under age 6 attend, built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the childcare facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
 - Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
 - Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
 - Projects that disturb lead-based paint can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.
-

Who Should Read This Pamphlet?

This pamphlet is for you if you:

- Reside in a home built before 1978,
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six who attends a child care facility built before 1978.

You will learn:

- Basic facts about lead and your health,
- How to choose a contractor, if you are a property owner,
- What tenants, and parents/guardians of a child in a child care facility or school should consider,
- How to prepare for the renovation or repair job,
- What to look for during the job and after the job is done,
- Where to get more information about lead.

This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **"Do-it-yourself" projects.** If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



Lead and Your Health

Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

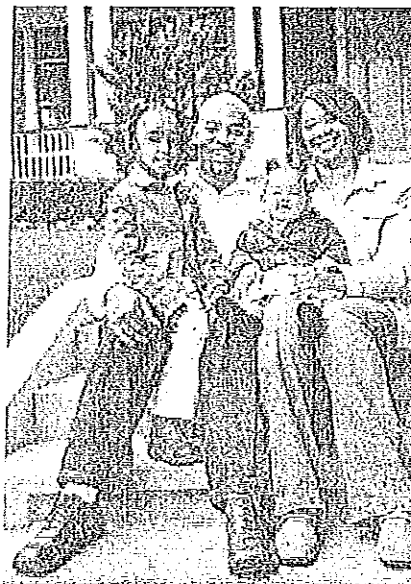
Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetus.

Lead gets into the body when it is swallowed or inhaled.

- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush or blast or otherwise disturb lead-based paint risk unsafe exposure to lead.



What should I do if I am concerned about my family's exposure to lead?

- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb lead-based paint.
- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.

For more information about the health effects of exposure to lead, visit the EPA lead website at www.epa.gov/lead/pubs/leadinfo.htm or call 1-800-424-LEAD (5323).

There are other things you can do to protect your family everyday.

- Regularly clean floors, window sills, and other surfaces.
 - Wash children's hands, bottles, pacifiers, and toys often.
 - Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
 - Wipe off shoes before entering house.
-

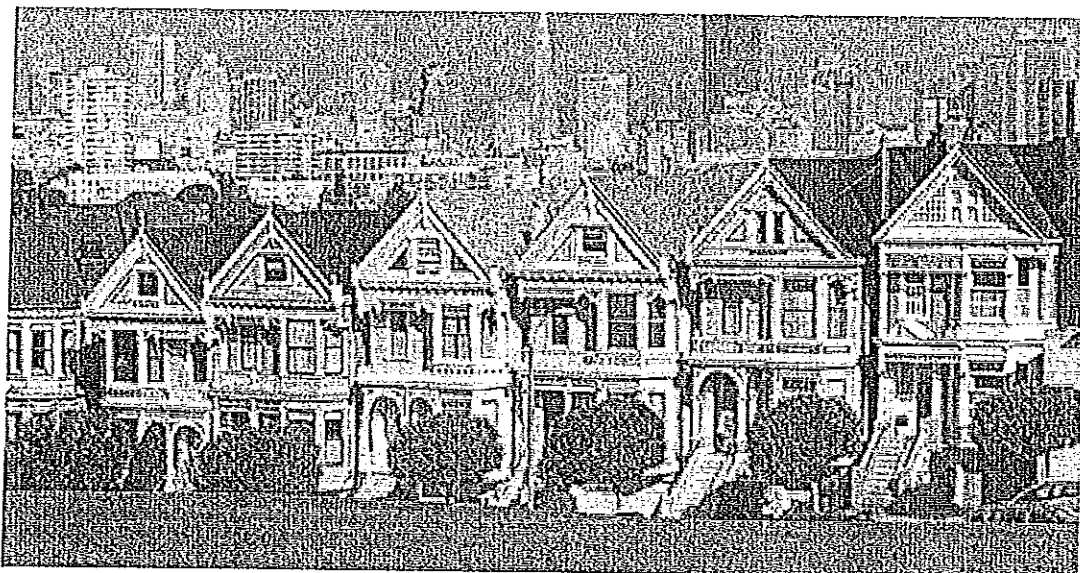
Where Does the Lead Come From?

Dust is the main problem. The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and windowsills into the body.

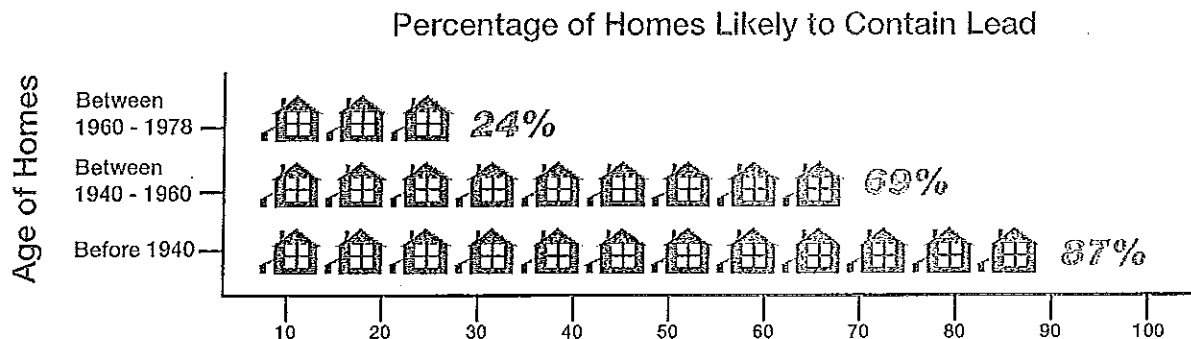
Home renovation creates dust. Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

Proper work practices protect you from the dust. The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead. Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information on these sources.



Checking Your Home for Lead-Based Paint



Older homes, child care facilities, and schools are more likely to contain lead-based paint. Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:

You may decide to assume your home, child care facility, or school contains lead. Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You or your contractor may also test for lead using a lead test kit. Test kits must be EPA-approved and are available at hardware stores. They include detailed instructions for their use.

You can hire a certified professional to check for lead-based paint. These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-LEAD (5323).

For Property Owners

You have the ultimate responsibility for the safety of your family, tenants, or children in your care. This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Beginning April 2010, federal law will require that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination.

Until contractors are required to be certified, make sure your contractor can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask if the contractor is aware of the lead renovation rules. For example, contractors are required to provide you with a copy of this pamphlet before beginning work. A sample pre-renovation disclosure form is provided at the back of this pamphlet. Contractors may use this form to make documentation of compliance easier.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- Even before contractors are required to be certified you should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices should be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

Once these practices are required, if you think a worker is failing to do what they are supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with the contract requirements,
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

For Tenants, and Families of Children Under Age Six in Child Care Facilities and Schools

You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Beginning April 2010, federal law will require that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 that a child under age six visits regularly to be certified and follow specific work practices to prevent lead contamination.

The law will require anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

Once these practices are required, if you think a worker is failing to do what they are supposed to do or is doing something that is unsafe, you should:

- Contact your landlord,
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the more stringent requirements of HUD's Lead-safe Housing Rule and the ones described in this pamphlet.

Preparing for a Renovation

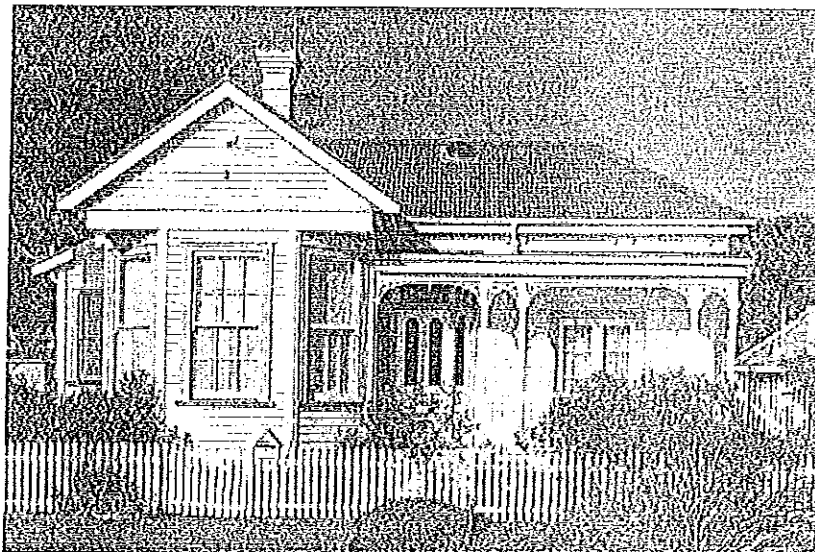
The work areas should not be accessible to occupants while the work occurs. The rooms or areas where work is being done may be blocked off or sealed with plastic sheeting to contain any dust that is generated. The contained area will not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. You will not have access to some areas and should plan accordingly.

You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they, too, can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside, in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is done. Items that can't be moved, such as cabinets, should be wrapped in heavy duty plastic.
- To turn off forced-air heating and air conditioning systems while work is done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or parts of the work are being done.

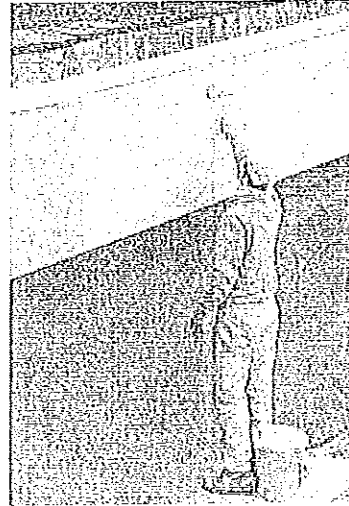
Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



During the Work

Beginning April 2010, federal law will require contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb lead-based paint to be certified and follow specific work practices to prevent lead contamination.

Even before contractors are required to be certified and follow specific work practices, the contractor should follow these three simple procedures, described below:



1. **Contain the work area.** The area should be contained so that dust and debris do not escape from that area. Warning signs should be put up and heavy-duty plastic and tape should be used as appropriate to:

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.

These will help prevent dust or debris from getting outside the work area.

2. **Minimize dust.** There is no way to eliminate dust, but some methods make less dust than others. For example, using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them are techniques that generate less dust than alternatives. Some methods generate large amounts of lead-contaminated dust and should not be used. They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.

3. **Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area should be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area should be re-cleaned.

For Property Owners: After the Work is Done

When all the work is finished, you will want to know if your home, child care facility, or school has been cleaned up properly. Here are some ways to check.

Even before contractors are required to be certified and follow specific work practices, you should:

Ask about your contractor's final cleanup check. Remember, lead dust is often invisible to the naked eye. It may still be present even if you cannot see it. The contractor should use disposable cleaning cloths to wipe the floor of the work area and compare them to a cleaning verification card to determine if the work area was adequately cleaned.

To order a cleaning verification card and detailed instructions visit the EPA lead website at www.epa.gov/lead or contact the National Lead Information Center at 1-800-424-LEAD (5323) or visit their website at www.epa.gov/lead/nlic.htm.

You also may choose to have a lead-dust test. Lead-dust tests are wipe samples sent to a laboratory for analysis.

- You can specify in your contract that a lead-dust test will be done. In this case, make it clear who will do the testing.
- Testing should be done by a lead professional.

If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the lab for analysis.

Contact the National Lead Information Center at 1-800-424-LEAD (5323) for lists of qualified professionals and EPA-recognized lead labs.

If your home, child care facility, or school fails the dust test, the area should be re-cleaned and tested again.

Where the project is done by contract, it is a good idea to specify in the contract that the contractor is responsible for re-cleaning if the home, child care facility, or school fails the test.



For Additional Information

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or childcare facility.

- The National Lead Information Center at 1-800-424-LEAD (5323) or www.epa.gov/lead/nlic.htm can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your State or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.

- The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at www.epa.gov/lead/pubs/brochure.htm.

- Lead Paint Safety, a Field Guide for Painting, Home Maintenance, and Renovation Work
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA Contacts

EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at www.epa.gov/lead.

Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2

(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3

(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103-2029
(215) 814-5000

Region 4

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

Region 6

(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-6444

Region 7

(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9

(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10

(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

Other Federal Agencies

CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC

4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
www.cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch

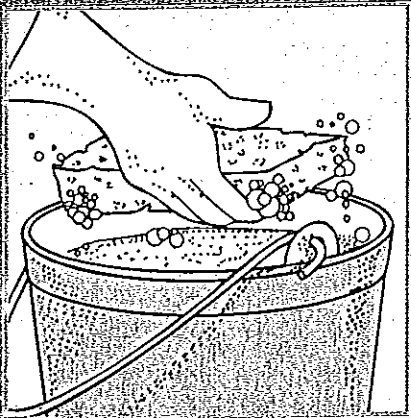
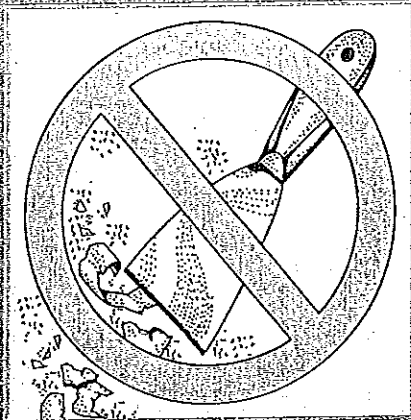
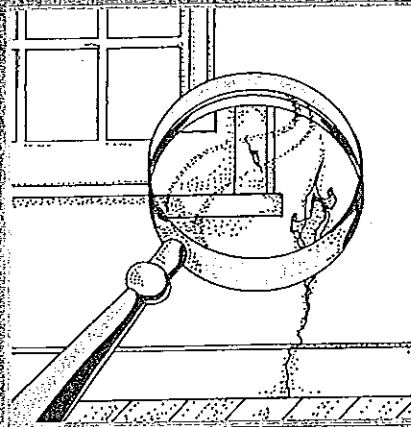
4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
www.cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes
and Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
www.hud.gov/offices/lead/d



Protect Your Family From Lead In Your Home

 **EPA** United States
Environmental
Protection Agency

 United States
Consumer Product
Safety Commission

 United States
Department of Housing
and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

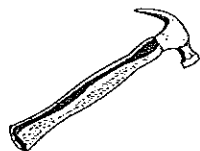
Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

People can get lead in their body if they:

- ✦ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ✦ Put their hands or other objects covered with lead dust in their mouths.
- ✦ Eat paint chips or soil that contains lead.

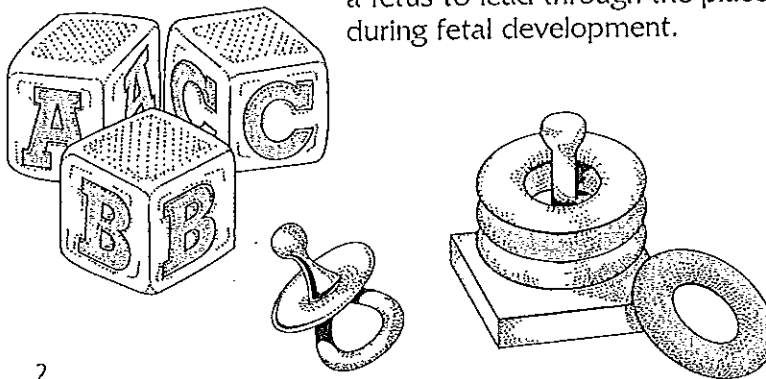
Lead is even more dangerous to children under the age of 6:

- ✦ At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- ✦ Children's growing bodies absorb more lead.
- ✦ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also dangerous to women of childbearing age:

- ✦ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

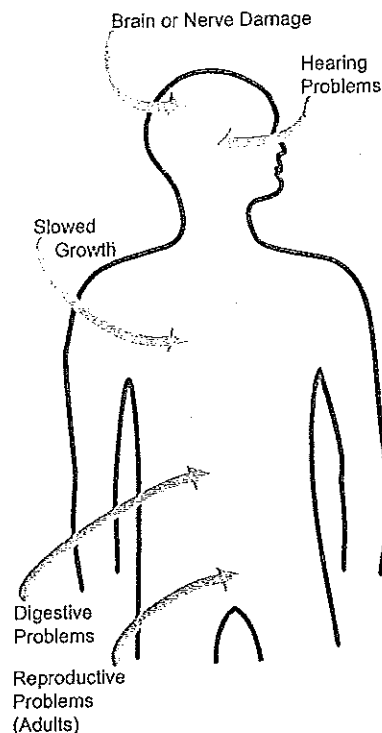
- ✓ Nervous system and kidney damage.
- ✦ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ✦ Speech, language, and behavior problems.
- ✦ Poor muscle coordination.
- ✦ Decreased muscle and bone growth.
- ✦ Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- ✦ Increased chance of illness during pregnancy.
- ✦ Harm to a fetus, including brain damage or death.
- ✦ Fertility problems (in men and women).
- ✦ High blood pressure.
- ✦ Digestive problems.
- ✦ Nerve disorders.
- ✦ Memory and concentration problems.
- ✦ Muscle and joint pain.



Lead affects
the body in
many ways.

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ✦ In homes in the city, country, or suburbs.
- ✦ In apartments, single-family homes, and both private and public housing.
- ✦ Inside and outside of the house.
- ✦ In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ✦ Children at ages 1 and 2.
- ✦ Children or other family members who have been exposed to high levels of lead.
- ✦ Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ✦ Windows and window sills.
- ✦ Doors and door frames.
- ✦ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ✦ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ✦ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ✦ 400 parts per million (ppm) and higher in play areas of bare soil.
- ✦ 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home tested for lead in several different ways:

- ◀ A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- ✦ A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- ✦ A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- ✦ Visual inspection of paint condition and location.
- ✦ A portable x-ray fluorescence (XRF) machine.
- ✦ Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

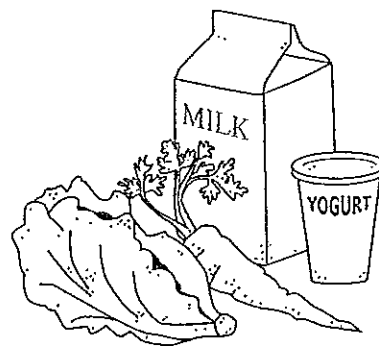
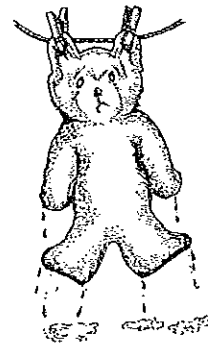
Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.



What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ✦ If you rent, notify your landlord of peeling or chipping paint.
- ✦ Clean up paint chips immediately.
- ✦ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- ✦ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ✦ Wash children's hands often, especially before they eat and before nap time and bed time.
- ✦ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- ✦ Keep children from chewing window sills or other painted surfaces.
- ✦ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ✦ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ✦ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- ✦ To **permanently** remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ✦ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ✦ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ✦ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

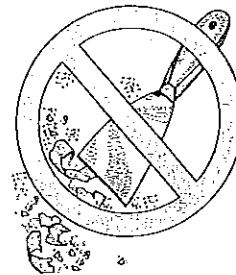
Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ✦ **Have the area tested for lead-based paint.**
- ✦ **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ✦ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ✦ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead

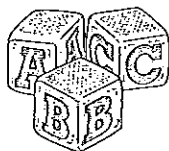


While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

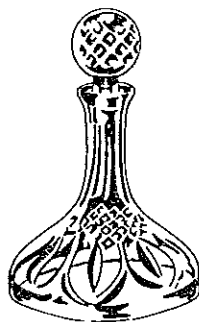
- ◊ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

- ◊ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.



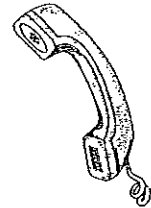
- ◊ Old painted **toys** and **furniture**.
- ◊ Food and liquids stored in **lead crystal** or **lead-glazed pottery** or **porcelain**.
- ◊ **Lead smelters** or other industries that release lead into the air.
- ◊ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◊ **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.



For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.

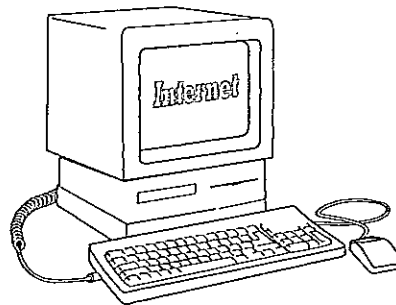


EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov**.



Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

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